

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage

We insure, up to \$5,000, unless a higher amount is shown on the Declarations Page, for direct physical loss, not caused by the negligence of an "insured", to property covered under Section I caused by water, or water-borne material, which:

- 1.** Backs up through sewers or drains; or
- 2.** Overflows or is discharged from a:

- a.** Sump, sump pump; or
- b.** Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This coverage does not increase the limits of liability for Coverages **A**, **B**, **C** or **D** stated in the Declarations.

B. Section I – Perils Insured Against

With respect to the coverage described in **A.** above, Paragraph:

A.2.c.(6)(b) in Form **HO 00 03**; and

A.2.e.(2) in Form **HO 00 05**;

is deleted and replaced by the following:

Latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

C. Special Deductible

The following replaces any other deductible provision in this policy with respect to loss covered under this Endorsement.

We will pay only that part of the total of all loss payable under Section I that exceeds your deductible shown on the declarations page or \$1,000, whichever is greater. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage **D** – Loss of Use.

D. Exclusion

The Water Damage Exclusion is deleted and replaced by the following:

Water Damage, meaning:

- a.** Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- b.** Water, or water-borne material, which:
 - (1)** Backs up through sewers or drains; or
 - (2)** Overflows or is discharged from a sump, sump pump or related equipment; as a direct or indirect result of flood; or
- c.** Water, or water-borne material, below the surface of the ground, including water which:
 - (1)** Exerts pressure on; or
 - (2)** Seeps or leaks through;
a building, sidewalk, driveway, foundation, swimming pool or other structure;caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire or explosion resulting from water damage is covered.

All other provisions of this policy apply.